

CLASS 705 738  
DLB Use email:

Access DB# 40193  
(82)

# SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: YOGESH C. GARG Examiner #: 70595 Date: 04/13/01 ✓  
Art Unit: 2164 Phone Number 30- Serial Number: 09/222771  
Mail Box and Bldg/Room Location: 5B47 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.  
\*\*\*\*\*  
Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: System a Method for Transmitting & Processing Loan Data.  
Inventors (please provide full names): Fredrick T Dykes, Richard J. Heiston.

Earliest Priority Filing Date: 03/29/99 09/09/1998

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

COPIES OF ABSTRACT, ENCLOSED.  
& IDS, & FIG-1.

SEEKS PRIORITY CLAIM TO EARLIER PROVISIONAL  
APP # 60/099,665 - Filed on 09/09/98.

INVENTION IS ABOUT - AUTOMATED SYSTEM TO  
STORE LENDER'S DATA - IN THREE FILES (1) PRODUCT  
INFORMATION (2) INTEREST RATES, POINTS, CAPS OR  
MARGINS (3) USER'S DATA, AND DISSEMINATING  
DATA TO BROKERS/CORRESPONDENTS - (4) ALLOWING  
USERS TO ADJUST CRITERIA (5) RETRIEVING USER'S  
CRITERIA (6) SENDING QUOTES TO USERS -  
ON INTERNET OR ANY OTHER NETWORK.

\*\*\*\*\*  
STAFF USE ONLY

Sequence (#)	STN
AA Sequence (#)	Dialog
Structure (#)	Questel/Orbit
Bibliographic	Dr.Link
Litigation	Westlaw/Nexis
Fulltext	Sequence Systems
Patent Family	WWW/Internet
Other	Other (specify)

4/7/1

(Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012409082 \*\*Image available\*\*

WPI Acc No: 1999-215190/199918

**Loan application processing method**

Patent Assignee: IMX INC (IMXI-N); IMX MORTGAGE EXCHANGE (IMXM-N)

Inventor: ADIGA S; FRASER S K; PAYANKANNUR S

Number of Countries: 021 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9913425	A1	19990318	WO 98US18934	A	19980911	199918 B
US 5995947	A	19991130	US 97928559	A	19970912	200003
EP 1012769	A1	20000628	EP 98946943	A	19980911	200035
			WO 98US18934	A	19980911	

Priority Applications (No Type Date): US 97928559 A 19970912

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9913425	A1	E	47	G06F-017/60	
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Designated States (National): CA

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

US 5995947	A			G06F-017/00	
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EP 1012769	A1	E		G06F-017/60	Based on patent WO 9913425
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
LU MC NL PT SE

Abstract (Basic): WO 9913425 A1

NOVELTY - A database of pending loan applications e.g. home mortgage loan applications, and their status are maintained at a database server. Each party to a loan can search and modify the database according to their role in the transaction, through requests to the database server from a client device identified with their role. The database can be modified by entering bids on a loan from one of a number of lenders.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a system for processing loan applications.

USE - Interactive mortgage and loan information and real-time trading system for trading loans in real time, by making loan applications e.g. home mortgage loan applications, and placing them up for bid by potential lenders.

ADVANTAGE - Enables automation of loan applications e.g. home mortgage applications, placing them up for bid by multiple potential lenders, and following the loans by managing loan applications and bids.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an interactive mortgage and loan information and real-time trading system.

Trading system (100)  
Transaction server (110)  
Broker stations (120)  
Lender stations (130)  
Communication network (140)  
Administration client (150)  
System monitor stations (160)  
Web server (170)  
pp; 47 DwgNo 1/2

Derwent Class: T01

International Patent Class (Main): G06F-017/00; G06F-017/60

Request Memo:

Monograph

Serial  
(Circle One)

CD-ROM Product

Date: \_\_\_\_\_

To: Barbara T. McDougald, Supervisory Librarian  
For Henry Rosicky, Manager  
Scientific and Technical Information Center

From: \_\_\_\_\_ Art Unit: \_\_\_\_\_  
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Subject: Request for scientific, technical literature  
Please supply the following

Author/Editor: \_\_\_\_\_

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6/3,AB/4

DIALOG(R)File 348:EUROPEAN PATENTS

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01254415

Methods and apparatus for monitoring facsimile collateral for lending  
Verfahren und Apparat zum Kontrollieren von Faksimile-Zusatzdokumenten für  
Kredite

Methodes et appareil pour controler des documents additionnels de type  
facsimile pour des prets

PATENT ASSIGNEE:

GE Capital Commercial Finance Inc., (3108600), 201 High Ridge Road,  
Stamford, Connecticut 06927, (US), (Applicant designated States: all)

INVENTOR:

Dixon, Walter Vincent, 3641 Lake Road, Delanson, New York 12053, (US)  
Interrante, John Alan, 3400 Rosendale Road, Schenectady, New York 12309,  
(US)

Smith, William David, 1178 Lowell Road, Schenectady, New York 12308, (US)  
Santimays, Robert James, 57 Spinning Wheel Road, Monroe, Connecticut  
06468, (US)

Simmons, Melvin K., 1198 Lowell Road, Schenectady, New York 12308, (US)  
Desmarteau, Jacques Marc, 314 Pearce Drive, Jamestown, North Carolina  
27282, (US)

LEGAL REPRESENTATIVE:

Goode, Ian Roy et al (31097), GE LONDON PATENT OPERATION, Essex House,  
12/13 Essex Street, London WC2R 3AA, (GB)

PATENT (CC, No, Kind, Date): EP 1083506 A2 010314 (Basic)

APPLICATION (CC, No, Date): EP 307215 000822;

PRIORITY (CC, No, Date): US 392029 990908

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 1083506 A2

Methods and apparatus for monitoring collateral recorded via a  
facsimile submission are described. In one embodiment, the apparatus  
includes an inbound fax server (52), a data repository (100), and a  
process management and workflow system (102) coupled to the inbound fax  
server and to the data repository. The process management and workflow  
system is configured to receive collateral information and an identifier  
from the inbound fax server, record the collateral information based on  
the identifier, link financial information with the collateral  
information, and store the collateral information in the repository.

ABSTRACT WORD COUNT: 91

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200111	635
SPEC A	(English)	200111	10261
Total word count - document A			10896
Total word count - document B			0
Total word count - documents A + B			10896

6/3,AB/5

DIALOG(R)File 348:EUROPEAN PATENTS

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01237790

Communication method and apparatus  
Verfahren und Gerat für Mitteilungen  
Methode et systeme de communication

Request Memo:

Monograph

Serial  
(Circle One)

CD-ROM Product

Date: \_\_\_\_\_

To: Barbara T. McDougald, Supervisory Librarian  
For Henry Rosicky, Manager  
Scientific and Technical Information Center

From: \_\_\_\_\_ Art Unit: \_\_\_\_\_  
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Copyright/Ed.: \_\_\_\_\_

Begin Subscription: \_\_\_\_\_

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ISSN: \_\_\_\_\_

REF. NO.: \_\_\_\_\_

COPIES: \_\_\_\_\_

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Total: \_\_\_\_\_

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Justification: (REQUIRED FOR PROCESSING)

Assign: \_\_\_\_\_

\_\_\_\_\_

\*\*PLEASE NOTIFY REQUESTOR WHEN ORDERED AND UPON RECEIPT

PATENT ASSIGNEE:

Libman, Richard, (2807300), 10947 E. Lillian Lane, Scottsdale, Arizona  
85259, (US), (Applicant designated States: all)

INVENTOR:

Libman, Richard, 10947 E. Lillian Lane, Scottsdale, Arizona 85259, (US)

LEGAL REPRESENTATIVE:

Hackney, Nigel John et al (76991), Mewburn Ellis, York House, 23 Kingsway  
, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 1071030 A1 010124 (Basic)

APPLICATION (CC, No, Date): EP 99305782 990721;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 1071030 A1

The invention provides a system comprising apparatus and method for generating customized communications to a multitude of clients and responding to specific response options selected by each of the multitude of clients, so that an ongoing "conversation" is set up between each client and the user that terminates when the client fails to respond or after a final purchase decision is made. The apparatus of the invention is substantially automated, using computers and databases for processing the large amount of information in client databases to select from the information appropriate financial, insurance, warranty and assurance or other products that are then specifically tailored to each of the multitude of (tens of thousands and up to many millions) of clients to prepare a communication specific to each client. The client communication is either sent to the client by mail, internet, facsimile or other means, or is appended to a host communication (such as a bill that ordinarily would have been sent to the client) and then sent as a combined communication, in order to reduce costs. Desirably, the original communication to the client, in whatever form, may include a label and several options for client selection. Each client may respond by selecting an option, and the system of the invention will substantially automatically process the selected option and generate an appropriate reply. The client may then respond to the reply, either by requesting further information through response options provided, or by making a purchase decision.

ABSTRACT WORD COUNT: 245

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200104	1301
SPEC A	(English)	200104	19497
Total word count - document A			20798
Total word count - document B			0
Total word count - documents A + B			20798

6/3,AB/6

DIALOG(R) File 348:EUROPEAN PATENTS

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01093741

Multi-memory technology smart card personal banking system

Personliches Überweisungssystem mittels Chipkarten mit mehrfachiger Speicher

Systeme bancaire personel a l'aide de cartes a puce a memoires multiples

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

INVENTOR:

Request Memo:

Monograph

Serial  
(Circle One)

CD-ROM Product

Date: \_\_\_\_\_

To: Barbara T. McDougald, Supervisory Librarian  
For Henry Rosicky, Manager  
Scientific and Technical Information Center

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ISSN: \_\_\_\_\_

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Assign: \_\_\_\_\_  
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Kawan, Joseph C., 2034 Paramount Drive, Hollywood CA 90068, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)  
PATENT (CC, No, Kind, Date): EP 961241 A2 991201 (Basic)  
APPLICATION (CC, No, Date): EP 99200969 990330;  
PRIORITY (CC, No, Date): US 79804 P 980330; US 280089 990329  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: G07F-007/10  
ABSTRACT EP 961241 A2

According to the present invention, a system and method for personal banking with a multi-memory technology card is disclosed. A multi-memory technology card belonging to an individual is utilized to encrypt communications regarding the individual's identification, financial, medical and other personal information onto at least one memory of the card. The card has at least a transactional memory or chip memory that stores and runs an encryption application so as to encrypt communications stored in a large capacity memory (e.g., optical memory or thin film semiconductor memory) or within the remaining limited memory of the chip. This encrypted information, when decrypted, informs the reader (e.g., financial institution representative) of, among other things, the identification of the individual as a person having high net worth, thus allowing for increased speed of service at financial institutions that are initially unfamiliar with the individual.

ABSTRACT WORD COUNT: 142

NOTE:

Figure number on first page: 5

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	1388
SPEC A	(English)	9948	4563
Total word count - document A			5951
Total word count - document B			0
Total word count - documents A + B			5951

6/3,AB/7

DIALOG(R)File 348:EUROPEAN PATENTS

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00996373

SYSTEM FOR ISSUING AUTHENTICATION DATA BASED ON A SPECIFIC TIME, MEDIUM FOR  
STORING AUTHENTICATION DATA ISSUED BY THE ISSUING SYSTEM AND SYSTEM FOR  
AUTHENTICATI

SYSTEM ZUR AUSGABE VON AUF EINER BESTIMMTEN ZEIT BERUHENDEN  
AUTHENTIZITATSDATEN, MITTEL ZUM SPEICHERN VON DURCH DAS AUSGAESYSTEM  
AUSGEGEBENEN AUTHENTIZITATSDATE

SYSTEME DESTINE A EMETTRE DES DONNEES D'AUTHENTIFICATION EN FONCTION D'UNE  
HEURE SPECIFIQUE, MOYEN DE STOCKAGE DES DONNEES D'AUTHENTIFICATION  
EMISES PAR LE SYST

PATENT ASSIGNEE:

Sugiyama, Akira, (2339870), Fujinokidaidanchi 27-102, 1, Sugeshengoku  
3-chome, Tama-ku, Kawasaki-shi, Kanagawa 214, (JP), (applicant  
designated states: CH;DE;DK;FI;FR;GB;IE;LI;SE)

INVENTOR:

Sugiyama, Akira, Fujinokidaidanchi 27-102, 1, Sugeshengoku 3-chome,  
Tama-ku, Kawasaki-shi, Kanagawa 214, (JP)

LEGAL REPRESENTATIVE:

MULLER & HOFFMANN Patentanwalte (101521), Innere Wiener Strasse 17, 81667  
Munchen, (DE)  
PATENT (CC, No, Kind, Date): EP 919960 A1 990602 (Basic)  
WO 9843210 981001



Date: \_\_\_\_\_

To: Barbara T. McDougald, Supervisory Librarian  
For Henry Rosicky, Manager  
Scientific and Technical Information CenterFrom: \_\_\_\_\_ Art Unit: \_\_\_\_\_  
SPE\_\_\_\_\_  
EXAMINER Telephone: \_\_\_\_\_**(BOTH SPE AND EXAMINER SIGNATURES REQUIRED FOR PROCESSING)**Subject: Request for scientific, technical literature  
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Copyright/Ed.: \_\_\_\_\_

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ISBN: \_\_\_\_\_

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Justification: **(REQUIRED FOR PROCESSING)**Assign: \_\_\_\_\_  
\_\_\_\_\_**\*\*PLEASE NOTIFY REQUESTOR WHEN ORDERED AND UPON RECEIPT**

APPLICATION (CC, No, Date): EP 97907444 970324; WO 97JP972 970324  
PRIORITY (CC, No, Date): EP 97907444 970324; WO 97JP972 970324  
DESIGNATED STATES: CH; DE; DK; FI; FR; GB; IE; LI; SE  
INTERNATIONAL PATENT CLASS: G07C-011/00; G06F-015/00; G07F-007/08;  
G07B-005/06; G06K-017/00;

ABSTRACT EP 919960 A1

A system for issuing authentication data based on a specific time transmits authentication data formed sequentially with the lapse of time counted by a specific time generating device (6) from a reference computer (1) to intermediate-order computers (2A) as shown in the Figure. To the authentication data, the low-order computers (2A) and low-order computers (3A) add specific authentication data successively and transmit the resultant data to the lowest-order vending machines. A computer of the vending machine (5) adds specific data to the transmitted data, and generates and issues specific authentication data, and stores them in a prepaid card (20). At the same time, reversely to the above process, the specific authentication data are transmitted to the reference computer (1) and are lastly registered in the reference computer (1). When such an issued prepaid card (20) is used in a pachinko (pin-ball game) machine in a pachinko parlor affiliated to the reference computer (1), the pachinko machine reads the specific authentication data stored in the card, refers to the reference computer for the read data, and collates and authenticates it.

ABSTRACT WORD COUNT: 180

LANGUAGE (Publication,Procedural,Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9922	4231
SPEC A	(English)	9922	11319
Total word count - document A			15550
Total word count - document B			0
Total word count - documents A + B			15550

6/3,AB/8

DIALOG(R)File 348:EUROPEAN PATENTS

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00894158

METHOD AND DATA SYSTEM FOR DETERMINATION OF FINANCIAL INSTRUMENTS FOR THE  
USE OF FUNDING OF A LOAN WHICH IS AT LEAST PARTIALLY REFINANCED DURING  
ITS TERM TO MAT

VERFAHREN UND COMPUTERSYSTEM ZUM BESTIMMEN EINES FINANZIELLEN INSTRUMENTS  
ZUR KONSOLIDIERUNG EINES WAHREND SEINER LAUFZEIT ZUM TEIL  
REFINANZIERTEN KREDITS

PROCEDE ET SYSTEME INFORMATIQUE SERVANT A DETERMINER DES INSTRUMENTS  
FINANCIERS A UTILISER DANS LE FINANCEMENT D'UN EMPRUNT REFINANCE AU  
MOINS PARTIELLEMENT PEN

PATENT ASSIGNEE:

Realkredit Danmark A/S, (2408070), Jamers Plads 2, 1590 Kobenhavn V.,  
(DK), (applicant designated states:

AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

ROHDE, Lars, Trudeslund 6, DK-3460 Birkerod, (DK)

BORGENSEN, Borger, Einar Holbollsvej 3, 1., DK-2920 Charlottenlund, (DK)

PANDURO HANSEN, Liselotte, B., Faksegade 3, 4. th., DK-2100 Kobenhavn,  
(DK)

GRAVEN LARSEN, Bjarne, Morlenesvej 24, DK-2840 Holte, (DK)

DAHL, Jens, Kirkevaenget 7, DK-4330 Hvalso, (DK)

MADSEN, Claus, Hesselogade 25, 2. th., DK-2100 Kobenhavn, (DK)

KURE, Jarl, Stevnbovej 47, DK-4600 Koge, (DK)

LINDAHL, Thomas, Brigadevej 16, 1. tv., DK-2300 Kobenhavn S., (DK)

HVID HANSEN, Thor, Norregatan 3 A, 4., SE-200 11 Malmo 27, (SE)

DYWREMOSE, Thomas, Frederiksvej 25, DK-4180 Soro, (DK)

Request Memo:

Monograph

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(Circle One)

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To: Barbara T. McDougald, Supervisory Librarian  
For Henry Rosicky, Manager  
Scientific and Technical Information Center

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ISSN: \_\_\_\_\_

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BELTOFT, Karsten, Bregnevej 5, DK-4000 Roskilde, (DK)  
LARSEN, Arne, Ibsgarden 186, Himmelev, DK-4000 Roskilde, (DK)  
ROSENKRANS, Mads, Finsensvej 6 C, 4., DK-2000 Frederiksberg, (DK)  
SKJODT, Arne, Smyrnavej 7, DK-3660 Stenlose, (DK)  
JORGENSEN, Ole, Dronning Sofies Vej 28, DK-4000 Roskilde, (DK)  
MORTENSEN, Steen, Tokkekobsvej 37, DK-3450 Allerod, (DK)  
TORNES-HANSEN, Stig, Vigerslev Alle 26, 2. tv., DK-2500 Valby, (DK)  
KRISTIANSEN, Klaus, Solvgade 98, 3. th., DK-1307 Kobenhavn K., (DK)

LEGAL REPRESENTATIVE:

Plougmann, Vingtoft & Partners A/S (101171), Sankt Annae Plads 11, P.O.  
Box 3007, 1021 Copenhagen K, (DK)

PATENT (CC, No, Kind, Date): EP 838063 A1 980429 (Basic)  
EP 838063 B1 990414  
WO 9738383 971016

APPLICATION (CC, No, Date): EP 97902156 970203; WO 97DK44 970203

PRIORITY (CC, No, Date): DK 11496 960202; DK 16596 960215

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; Danish

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9915	4542
CLAIMS B	(German)	9915	3913
CLAIMS B	(French)	9915	4987
SPEC B	(English)	9915	27102
Total word count - document A			0
Total word count - document B			40544
Total word count - documents A + B			40544

Request Memo:

Monograph

Serial  
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For Henry Rosicky, Manager  
Scientific and Technical Information Center

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12/7/1 (Item 1 from file: 35)  
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01369444 ORDER NO: AAD94-23265

**ELECTRONIC TRAILS ON DOCLINE: ORGANIZATIONAL INTERACTIONS AMONG MICHIGAN HEALTH SCIENCE LIBRARIES ( NETWORK THEORY)**

Author: MCGAUGH, DELLA LEA ANN  
Degree: PH.D.  
Year: 1994  
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)  
Chair: MIRANDA L.PAO  
Source: VOLUME 55/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 782. 329 PAGES

The cooperative use of collections among libraries through automated interlibrary loan systems is standard practice among libraries, but the interorganizational relationships reflected in these transactions are poorly understood.

Structural analysis of interlibrary loan data through cluster analysis is used to explore and describe resource sharing activity. The macrosociological theory of Peter Blau is examined for its usefulness in explaining relationships among libraries defined by the interlibrary loan interaction.

The population studied was Michigan health science libraries participating in DOCLINE (the automated electronic interlibrary loan network of the National Library of Medicine) during 1991.

Cluster analysis of interlibrary loan data from DOCLINE revealed meaningful structural relationships among the interloaning libraries. Identified groups differed on collection measures and geographically. The data suggests that groupings may form around libraries with stronger collections.

The actualization of the resource sharing process as evidenced by the cluster analysis of interlibrary loan records is compared with the conceptualization of the process (evidenced by the library managers' perceptions), and the formalization of the process (evidenced by DOCLINE routing tables). Results show that the actual interlibrary lending interactions among the libraries do not reflect closely the interactions suggested by either the conceptual or organizational data. Electronic routing of interlibrary lending requests may produce patterns of interactions that were not anticipated by the participating managers.

When interactions between groups of libraries were examined in the context of Blau's prediction that the number of contacts by members of any smaller group with members of any larger group would exceed the number of contacts by members of the larger group with members of the smaller, the proportion of contacts between libraries in variously identified smaller and larger groups was in the expected direction. When the volume of requests was considered, the mathematical relationship between the groups was inadequate to explain the interactions, suggesting the need for alternative explanations. Some geographic trends were discernible, but the strong patterns suggested by Blau were not supported.

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01333282 ORDER NO: AAD94-06637

**MODELING FARM DEBT FAILURE: THE FARMERS HOME ADMINISTRATION**

Author: BARNEY, DOUGLAS KEVIN  
Degree: PH.D.  
Year: 1993  
Corporate Source/Institution: THE UNIVERSITY OF MISSISSIPPI (0131)  
Source: VOLUME 54/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3500. 324 PAGES

The Farmers Home Administration (FmHA) has long attempted to fill dual roles of fiscally prudent lender and social agency. The FmHA has not fully performed either role. As a fiscally prudent lender, the FmHA should regularly use accounting **data** in making **lending**, loan review, and borrower evaluation decisions. The FmHA, with its large percentage of direct loan delinquencies, provides fertile ground to examine debt failure.

The study models debt failure (failure of FmHA borrowers to make scheduled FmHA debt payments) using a neural **network** model (NNM). OLS, logit, and the NNM all dramatically outperform models using combinations of univariate scores. Based on error rates, the NNM outperformed the OLS and logit models. The NNM most clearly identifies successes and failures and provides a model the FmHA could easily use. The model provides a wide range of relatively low error rates. The NNM expresses potential cutoff levels for making lending decisions in estimated probabilities of success. FmHA use of the NNM, when extrapolated to the population of FmHA loans, would result in the savings of millions of dollars and would improve the quality of life for thousands of borrowers by giving borrowers an early warning of failure and allowing these borrowers to make decisions about future occupations.

The FmHA is both a lender and a social agency. The FmHA is collecting data that is useful in making lending decisions. Not using the available **data** in **lending** decisions indicates that the FmHA distributes funds in some manner other than that used by fiscally prudent lenders.

The study makes recommendations regarding the FmHA. Whether the FmHA operates as a lender or as a social agency, the FmHA needs a predictive model. The FmHA should adopt the NNM for predicting borrower debt failure, set guidelines on the use of the NNM, and train all county loan officers in the use of the NNM. Using existing computer facilities, the FmHA could create a nationwide database for use by FmHA officials at all levels.

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01127377 ORDER NO: AAD90-20087

A 'HALAKHAH' CURRICULUM FOR NONOBSERVANT STUDENTS IN AN ORTHODOX SCHOOL  
(JUDAISM)

Author: GRYSMAN, CHARLES OSHER

Degree: ED.D.

Year: 1989

Corporate Source/Institution: YESHIVA UNIVERSITY (0266)

Chair: YITZCHAK S. HANDEL

Source: VOLUME 51/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1889. 533 PAGES

Contemporary societal trends, assimilation and the increased secularization of Jewish identity, have created a situation where halakhah and its attendant practices are foreign to non-observant students in Orthodox-sponsored day schools. This issue is further complicated by the fact that the **connection**, or the need for a **connection**, between religious values and halakhah is obscure to many students. The challenge presented to the religious educator is to teach halakhah in a manner that provides contextuality and significance.

This study seeks to develop a halakhah curriculum designed specifically for the non-observant student in the Orthodox day high school. A model for teaching halakhah to the non-observant student based on the principle of mediation in group social work was developed. In mediation, the teacher addresses the predisposition and difficulties the non-observant student has with the subject matter so as to set a climate for a productive educational experience. This model encompasses approaches towards beginnings, endings, experiential programming, student evaluation, presenting **information**, and **lending** a vision to foster mediation. Subject matter is organized in a format consistent with the principles of mediation. It is designed to be intellectually challenging and pertinent to Jewish identity. The reasons for doing commandments, ta'amei ha-mitsvot,

implementation of halakhah and the practical application of halakhah are emphasized. Subject matter is developed for four subjects: Shabbat, kashrut, lashon ha-ra, and the marital relationship. Suggestions for further research, course enrichment, suggested activities, sample tests, and pedagogic guidance are incorporated into the reference notes and appendices.

The curriculum was implemented over a six-year period in a Jewish day school with a large non-observant population. Teachers were in-serviced and supervised in utilization of the model designed for the curriculum. The study included teacher and student appraisal of the teaching and method and subject matter.

It has been concluded that the halakhah curriculum suggested in this study is of benefit in providing a vehicle for understanding halakhah and enhancing its relevance for the non-observant student.

12/7/4 (Item 4 from file: 35)  
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1029441 ORDER NO: AAD88-24607

**A MULTIPRODUCT COST STUDY OF RURAL BANK BRANCHES IN BANGLADESH**

Author: SRINIVASAN, ARUNA

Degree: PH.D.

Year: 1988

Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)

ADVISER: RICHARD L. MEYER

Source: VOLUME 49/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2746. 162 PAGES

This study presents an estimate of the costs involved in rural banking in Bangladesh. While the social benefits of banking have been emphasized, there is hardly any information pertaining to the costs and efficiency of the branch **network**. Financial intermediation costs are high in rural Bangladesh partly as a consequence of underdevelopment (poor infrastructure, high **information** costs, high **lending** risks), and partly due to government policies such as reserve requirements, credit allocation and interest rate controls.

Two alternative approaches are used to estimate costs: the production and intermediation approaches which focus on operating efficiency and economic viability, respectively. Several cost properties such as economies of scale and scope are studied using the cost function estimates. The intermediation approach was designed to capture differences in the size and mix of sources of funds across branches. The effect of product mix on costs and the relationship between loan recovery and bank viability are also studied. Data from a sample of rural bank branches of four nationalized commercial banks and the agricultural development bank for a period of two years--1983 and 1984--were used in the analysis.

Loan recovery was found to be the major problem facing rural bank branches, swamping all other costs. The cost structure obtained under the intermediation approach indicated that rural branches had become little more than retail lending operations, relying on rediscount funds. The production approach suggested that expansion of branches is economically viable only if they expand their loan and deposit portfolios simultaneously. At the then prevailing interest rates, banks could just break-even. The spreads turned substantially negative on accounting for default costs. If Bangladesh is to succeed in its policy of rural lending without committing scarce resources to subsidizing rural bank branches, it must simultaneously deal with two problems, namely, the minimum spread required for the banks to cover intermediation costs and how to improve the conditions for better loan recovery.

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09418905

Rivals bid for home loans e-trading role

UK: ONLINE MORTGAGE TRADING HOTS UP

Financial Adviser (FLA) 23 Nov 2000 p.2

Language: ENGLISH

Mortgage Brain is one of a number of companies launching online business to business links, with the introduction of its Mortgage Trading Exchange on December 7 2000. E-Loan is working in collaboration with software company **Network Data** to develop a rival service; while the Halifax (UK) has teamed up with Legal & General (UK) to offer a similar service. The developments are expected to hit IFOonline, although the addition of key players to the fray will boost the company's plans for a common trading platform.

12/7/6 (Item 2 from file: 583)

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09310803

Japan Securities Finance accepts loan applications online

JAPAN: NET LOAN APPLICATIONS BY JAPAN SECURITIES

Nikkei Net Interactive (ATM) 21 Jun 2000 NikkeiFinancial Daily, online

Language: ENGLISH

Bond- and stock-securitised loan applications has been accepted via the Internet by Japan Securities Finance Co (Japan Securities) starting 20 June 2000. Through the online service, information including name, telephone number and address will be input by users into a **web** site managed by E-Loan Japan KK, an affiliate of Softbank Corp. Upon receiving these **information**, forms for loan application will be sent by Japan Securities. Users will be offered with information on available loans via the **web** site.

12/7/7 (Item 3 from file: 583)

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09013064

Bank secures loan form Israel

CHINA: BANK **LOAN** FOR **INFORMATION** **NETWORK**

South China Morning Post (XKT) 04 Nov 1998 p.b4

Language: ENGLISH

China Construction Bank has granted a US\$60 mn loan from Israel for the construction of Golden Bridge information **network**. Jitong Communications will build and operate the information **network**. \*

12/7/8 (Item 4 from file: 583)

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06570006

Mortgage Choice to offer **web** service

AUSTRALIA: MORTGAGE CHOICE LAUNCH **WEB** **SITE**

The Australian Financial Review (AFR) 12 Jan 1998 P.24

Language: ENGLISH

The largest home mortgage broker in Australia, Mortgage Choice, has introduced an internet **loan information** and application service to take on online broking pioneer directly. The service should start in April 1998 after several deals with national real estate firms to provide direct links

to its site are inked. The website, believed to be the biggest in Australia, offers access to the mortgage products of 22 domestic lenders such as ANZ, Westpac, National Mutual and NRMA. As the website is built on a Lotus Domino system, updating of changes in interest rates, fees and terms of all loan products will be speedy, which is highly valued in the fast-changing mortgage market. In addition, loan applicants could check the progress of their loan application process through the website. Real estate agents, on the other hand, could assess the purchasing power of a prospective buyer through the database of the site. Borrowers could expect interactive service when home computers are fast enough to handle cable modems. Hence, home loan approval could be obtained without the applicant leaving home.

12/7/9 (Item 5 from file: 583)  
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06167392  
Japanese loan backs China's information project  
CHINA: JAPANESE LOAN FOR INFORMATION PROJECT  
Xinhua News Bulletin (XKS) 11 Jun 1995 p.16  
Language: ENGLISH

Japan will extend a Y20 bn (US\$235 mn) loan to help build China's State Economic Information System (SEIS). The Chinese government will invest RMB635 mn (US\$76 mn) in the project, which will be completed in 1998 and cover 21 provinces and 20 ministries. \*

12/7/10 (Item 6 from file: 583)  
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04830184  
South Korean loan for telecommunications project  
UGANDA - S KOREA OFFERS LOAN FOR TELECOMS  
BBC-Summary Of World Broadcasts (BBC) 14 January 1992 psA2p9

S Korea and Uganda hav signed a USD1r7.5 mil loan agreement for rehabilitation of the eastern, northern and some parts of the western Ugandan telecoms network .\*

12/7/11 (Item 7 from file: 583)  
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00576345  
DATA OPTIONS TO TEST ILLINOIS BELL PACKET SWITCHED NETWORK  
US - DATA OPTIONS TO TEST ILLINOIS BELL PACKET SWITCHED NETWORK  
Telephony (TLY) 29 September 1986 p69  
ISSN: 0040-2656

Data Options Corp, Chicago, is to test Illinois Bell's Ameritech Packet Switched Network . Two PSN lines will be installed at Data Options, who will lease the service to On-Line Financial Services, who will use the system for automatic teller transactions, checking account balances, information on loan status etc.

12/7/12 (Item 1 from file: 2)  
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6891453 INSPEC Abstract Number: C2001-05-7210L-044

**Title:** Academic library Web sites as a source of interlibrary loan lending information : a survey of four- and five-year colleges and universities

**Author(s):** Coffta, M.; Schoen, D.M.

**Author Affiliation:** Andruss Libr., Bloomsburg Univ., PA, USA

**Journal:** Library Resources & Technical Services vol.44, no.4 p. 196-200

**Publisher:** American Libr. Assoc,

**Publication Date:** Oct. 2000 **Country of Publication:** USA

**CODEN:** LRTSAH **ISSN:** 0024-2527

**SICI:** 0024-2527(200010)44:4L.196:ALSS;1-V

**Material Identity Number:** L033-2001-001

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** We surveyed library Web sites of four- and five-year colleges and universities to determine the extent to which interlibrary loan (ILL) information is provided to users not affiliated with the institution, specifically ILL staff at other colleges trying to find lending policies, contact information, and holdings. (6 Refs)

**Subfile:** C

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12/7/13 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6609451 INSPEC Abstract Number: C2000-07-7120-028

**Title:** Credit risk assessment using statistical and machine learning: basic methodology and risk modeling applications

**Author(s):** Galindo, J.; Tamayo, P.

**Author Affiliation:** Dept. of Econ., Harvard Univ., Cambridge, MA, USA

**Journal:** Computational Economics vol.15, no.1-2 p.107-43

**Publisher:** Kluwer Academic Publishers,

**Publication Date:** April 2000 **Country of Publication:** Netherlands

**CODEN:** CNOMEL **ISSN:** 0927-7099

**SICI:** 0927-7099(200004)15:1/2L.107:CRAU;1-9

**Material Identity Number:** A091-2000-002

**U.S. Copyright Clearance Center Code:** 0927-7099/2000/\$18.00

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Bibliography (B); Practical (P)

**Abstract:** Risk assessment of financial intermediaries is an area of renewed interest due to the financial crises of the 1980s and 90s. An accurate estimation of risk, and its use in corporate or global financial risk models, could be translated into a more efficient use of resources. One important ingredient to accomplish this goal is to find accurate predictors of individual risk in the credit portfolios of institutions. In this context we make a comparative analysis of different statistical and machine learning modeling methods of classification on a mortgage loan data set with the motivation to understand their limitations and potential. We introduce a specific modeling methodology based on the study of error curves. Using state-of-the-art modeling techniques we built more than 9,000 models as part of the study. The results show that CART decision-tree models provide the best estimation for default with an average 8.31% error rate for a training sample of 2,000 records. As a result of the error curve analysis for this model we conclude that if more data were available, approximately 22,000 records, a potential 7.32% error rate could be achieved. Neural networks provided the second best results with an average error of 11.00%. The K-nearest neighbor algorithm had an average error rate of 14.95%. These results outperformed the standard Probit algorithm which attained an average error rate of 15.13%. Finally we discuss the possibilities to use this type of accurate predictive model as ingredients of institutional and global risk models. (69 Refs)

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DIALOG(R)File 2:INSPEC  
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6600683 INSPEC Abstract Number: C2000-07-7210L-005  
**Title: Implementing the 'New library: The People's Network' and the management of change**  
Author(s): Boughey, A.  
Author Affiliation: Reference & Inf. Services, Central Libr., Bury, UK  
Journal: Aslib Proceedings-New Information Perspectives vol.52, no.4  
p.143-9  
Publisher: Aslib,  
Publication Date: April 2000 Country of Publication: UK  
CODEN: ASLPAO ISSN: 0001-253X  
SICI: 0001-253X(200004)52:4L.143:ILPN;1-5  
Material Identity Number: H179-2000-004  
Language: English Document Type: Journal Paper (JP)  
Treatment: General, Review (G)  
Abstract: The New Library: The People's Network and other recent government initiatives have set out a new direction for public library services in Britain. The aim is to create 'hybrid' libraries, combining existing book lending and information services with extensive ICT access. With the new technology will come enhanced roles in information, learning support and reader development. Management of change theory emphasises the effects of introducing change in one area on the whole of the organisation. If this theory is applied to public libraries, significant 'knock on' effects can be expected. Some examples are taken from the practical experience of Bury Libraries. (5 Refs)  
Subfile: C  
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DIALOG(R)File 2:INSPEC  
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6416817 INSPEC Abstract Number: C2000-01-7210L-017  
**Title: Mining your OCLC ILL data: using OCLC ILL Management Statistics with Microsoft Access and Excel (but mostly Access)**  
Author(s): Hammons, J.  
Author Affiliation: Ball State Univ. Libr., Muncie, IN, USA  
Journal: Journal of Interlibrary Loan, Document Delivery & Information Supply vol.9, no.3 p.3-15  
Publisher: Haworth Press,  
Publication Date: 1999 Country of Publication: USA  
CODEN: JLDSED ISSN: 1072-303X  
SICI: 1072-303X(1999)9:3L.3:MYOD;1-D  
Material Identity Number: B090-1999-002  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: In July 1997 OCLC began compiling the data for their ILL Management Statistics (IMS). In the first few days of August, OCLC member libraries that had subscribed to the product via their Name-Address Directory entries began downloading their IMS files from the OCLC Product Services Web site. They found one file each for their library's borrowing and lending activity for the prior month. IMS captures a complete record for each borrowing and lending transaction. Borrowing records contain 41 data fields, while lending records have 31 fields. The files are in quote and comma-delimited format. Each record is a line of text, comprised of fields separated by commas; text fields (a title or call number, for example) are enclosed in quotes to distinguish them from number or number-like data such as loan fees or dates. Because the IMS files are in this generic format, subscribers can import them to any off-the-shelf spreadsheet (e.g., Excel, QuattroPro) or database management (e.g., Paradox, Access, FoxPro) software they are comfortable with, then use that

software to manipulate and extract data and create customized reports. (0 Refs)

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12/7/16 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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5944973 INSPEC Abstract Number: C9807-7120-037

**Title:** Neural network group models for financial data simulation

**Author(s):** Ming Zhang; Fulcher, J.

**Author Affiliation:** Dept. of Comput., Univ. of Western Sydney, NSW, Australia

**Conference Title:** WCNN'96. World Congress on Neural Networks. International Neural Network Society 1996 Annual Meeting p.910-12

**Publisher:** Lawrence Erlbaum Assoc, Mahwah, NJ, USA

**Publication Date:** 1996 **Country of Publication:** USA xxii+1396 pp.

**ISBN:** 0 8058 2608 4 **Material Identity Number:** XX96-02601

**Conference Title:** Proceedings of World Congress on Neural Networks

**Conference Sponsor:** Int. Neural Network Soc

**Conference Date:** 15-18 Sept. 1996 **Conference Location:** San Diego, CA, USA

**Language:** English **Document Type:** Conference Paper (PA)

**Treatment:** Experimental (X)

**Abstract:** The paper shows how neural network group models (NNGM) can approximate any kind of piecewise continuous function, and to any degree of accuracy. If the function parameters being analyzed vary in a continuous and smooth fashion with respect to variable, then such functions can be effectively simulated by neural network. However, in the real world such variation can be discontinuous and non-smooth. Thus if we use neural network to simulate the functions then accuracy will be a problem. In this case, NNGM can do it much better. The key point of NNGM is of using group theory to study the structure of neural network groups. The NNGM have been tested using All Bank Lending Data and Australia Investment Income, Net Data. The simulation showed that the NNGM converged without difficulty and at least 5% to 10% more accuracy than the neural network models. (6 Refs)

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12/7/17 (Item 6 from file: 2)

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5758300

**Title:** Remote computing environment speeds Countrywide's data delivery

**Author(s):** Marlin, S.

**Journal:** Bank Systems + Technology vol.34, no.11 p.46

**Publisher:** Miller Freeman,

**Publication Date:** Nov. 1997 **Country of Publication:** USA

**CODEN:** BSYTEE **ISSN:** 1045-9472

**SICI:** 1045-9472(199711)34:11L:46:RCES;1-S

**Material Identity Number:** N682-97015

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** At Countrywide Funding, a pillar of growth has been supplying home-buying customers the best mix of product and price. And a linchpin of that has been communications-whether it's getting up-to-date loan pricing information out to underwriters in the mortgage banker's 370 branches or receiving automated loan applications from the branches. Countrywide's network administrators give much of the credit for its success to RemoteWare, a remote computing environment from XcelleNet, Atlanta. RemoteWare gives users and administrators the flexibility to manage the

80,000 daily transactions and associated data that pass between Countrywide's branches and its headquarters in Calabasas, Calif. (0 Refs)

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5644636 INSPEC Abstract Number: C9709-7120-035

**Title: Mortgage data mining**

Author(s): John, G.H.; Yin Zhao

Author Affiliation: Global Bus. Intelligence Solutions, IBM Almaden Res. Center, San Jose, CA, USA

Conference Title: Proceedings of the IEEE/IAFE 1997 Computational Intelligence for Financial Engineering (CIFEr) (Cat. No.97TH8304) p. 232-6

Publisher: IEEE, New York, NY, USA

Publication Date: 1997 Country of Publication: USA x+307 pp.

ISBN: 0 7803 4133 3 Material Identity Number: XX97-01743

Conference Title: Proceedings of the IEEE/IAFE 1997 Computational Intelligence for Financial Engineering (CIFEr)

Conference Sponsor: IEEE Neural Network Council; Int. Assoc. Financial Eng

Conference Date: 24-25 March 1997 Conference Location: New York City, NY, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

**Abstract:** The paper reports a preliminary investigation of the use of modern data mining tools for mortgage scoring. Using IBM's Intelligent Miner (a data mining toolbox), the authors built a model of serious delinquency on a sample of data from Mortgage Information Corporation's **Loan Performance System**, which contains over 20 million loans with a volume of over \$1.6 trillion. Currently, two technologies prevail in mortgage scoring: logistic regression, a very old and very simple method, and neural **networks**, newer and more complex types of models that can be extremely difficult to interpret. The radial basis function (RBF) algorithm in Intelligent Miner combines the mathematical complexity and generality of neural **networks** with a comprehensible visualization that explains the RBF model. Due to the performance and understandability of the RBF model, as well as other unique technologies not described, the Intelligent Miner should be a useful tool for mortgage bankers, facilitating development of customized systems for mortgage scoring and other mortgage banking applications. (13 Refs)

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12/7/19 (Item 8 from file: 2)

DIALOG(R) File 2:INSPEC

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5127051 INSPEC Abstract Number: C9601-7120-023

**Title: Refining a neural network credit application vetting system with a genetic algorithm**

Author(s): Williamson, A.G.

Author Affiliation: Sch. of MIS, Coventry Univ., UK

Journal: Journal of Microcomputer Applications vol.18, no.3 p. 261-77

Publication Date: July 1995 Country of Publication: UK

CODEN: JMIADO ISSN: 0745-7138

U.S. Copyright Clearance Center Code: 0745-7138/95/030261+17\$12.00/0

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); Practical (P)

**Abstract:** Describes how a simulated genetic process is used to automate

the configuration and training of a backpropagation trained multilayer perceptron **network** used for credit application vetting. The **network** is trained on past **loan** case **data** , and is then used to classify the suitability of issuing credit on new loan applications. A prototype scheme for using a genetic algorithm to choose the **network** geometry and backpropagation parameters so as to optimize classification accuracy and speed of convergence is described. This optimization relies upon the genetic algorithm assessing a fitness criteria. The novel fitness criteria that has been developed for this application is described with the associated problems, and some suggestions for future research. The particular genetic algorithm used and its mechanisms are detailed. The performance of the final system is compared with the performance of a manually configured system over common data. The genetic algorithm refined system is seen to outperform the manual system in terms of accuracy, whilst requiring a minimum of operator effort by comparison. Results indicate the successful automation of this aspect of the optimization for such a credit application vetting system, although further investigation into the most suitable fitness criteria is still warranted, so as to incorporate further business information. (17 Refs)

Subfile: C

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12/7/20 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

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5105121 INSPEC Abstract Number: C9512-7210L-025

**Title: The University of Oslo's Informatics Library and the World-Wide Web**

Author(s): Hegna, K.

Author Affiliation: Inf. Libr., Oslo Univ., Norway

Journal: VINE no.99 p.24-31

Publication Date: June 1995 Country of Publication: UK

CODEN: VINEDT ISSN: 0305-5728

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** It is common for libraries to develop **Web** sites for the provision of access to resources stored on remote systems: the priority of the University of Oslo's Informatics Library, in contrast, is to use **Web** functionality to place as many as possible of its own services on the desktop of its users. Through a combination of email and **Web** interfaces with the Library's bibliographic catalogue, classification scheme and housekeeping system, users can search databases, browse indexes, view **loan information** , display full texts and order documents directly from their **Web** browser. Other facilities include a clickable floor-plan, and direct **Web** access to faculty, university and national OPACs. (4 Refs)

Subfile: C

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12/7/21 (Item 10 from file: 2)

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4880559 INSPEC Abstract Number: C9503-7220-005

**Title: Networked images and document delivery**

Author(s): Barnes, J.

p.49-52

Editor(s): Williams, M.E.

Publisher: Learned Inf, Medford, NJ, USA

Publication Date: 1994 Country of Publication: USA xii+464 pp.

ISBN: 0 938734 84 9

Conference Title: Proceedings of National Online Meeting

Conference Sponsor: Learned Inf.

Conference Date: 10-12 May 1994 Conference Location: New York, NY, USA

Language: English Document Type: Conference Paper (PA)  
Treatment: General, Review (G)  
Abstract: Document delivery is not new to libraries and corporate **information** centers. Interlibrary **loan** and paper-based commercial document delivery have been around for more than 20 years. But technological advances in electronic storage and delivery of information are fuelling a rebirth, if not a redefinition, of document delivery. This paper explores the use of **networks**, imaging, and high-capacity information storage devices, such as CD-ROM, and the role they are playing in reshaping document delivery. It also looks at how specific libraries are using this technology in new document delivery systems. (0 Refs)  
Subfile: C  
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12/7/22 (Item 11 from file: 2)  
DIALOG(R)File 2:INSPEC  
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4815959

**Title: Fax software: helping one bank tell the truth**  
Author(s): O'Keefe, M.  
Journal: Bank Systems + Technology vol.31, no.7 p.39-40  
Publication Date: July 1994 Country of Publication: USA  
CODEN: BSYTEE ISSN: 1045-9472  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: When US National Bancorp of Portland, OR, installed a fax **server** system at its main data center in nearby Gresham, volume was astronomical. Bank officials soon realized, however, that employee experimentation with the system was on the rise-dummy documents with phony information far outnumbered the real thing. The system is composed of hardware and software residing on an industry-standard PC platform, such as an Intel Corp. 486 with 50-Mhz and higher speed. The application runs in Unix, giving the system multitasking capabilities handling up to 2800 faxes per hour. As a standard service, AIFP rebuilt the bank's original notification forms. US Bancorp's **loan information**, as well as the form itself and signatures, will print from the mainframe. This, in addition to plain paper fax machines, ensures quality documents. (0 Refs)  
Subfile: D

12/7/23 (Item 12 from file: 2)  
DIALOG(R)File 2:INSPEC  
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4553200 INSPEC Abstract Number: C9401-7120-045  
**Title: Consumer loan analysis using neural networks**  
Author(s): Seitz, J.; Stickel, E.  
Author Affiliation: Dept. of Inf. Sci., Berufsakad. Stuttgart, Germany  
Conference Title: Adaptive Intelligent Systems. Proceedings of the BANKAI Workshop p.177-92  
Publisher: Elsevier, Amsterdam, Netherlands  
Publication Date: 1992 Country of Publication: Netherlands viii+250 pp.  
ISBN: 0 444 89838 7  
Conference Date: 12-14 Oct. 1992 Conference Location: Brussels, Belgium  
Language: English Document Type: Conference Paper (PA)  
Treatment: Practical (P); Theoretical (T)  
Abstract: The authors examine the use of neural **networks** for consumer loan analysis. They present empirical results based on a sample of 1000 consumer loans. Each sample tuple contains **data** of 20 **loan** characteristics. This sample was heavily used for evaluating various algorithms based on scoring techniques or the CART-method (H.J. Hofmann, 1990). It contains data of a German bank for actual consumer loans granted.



700 of those loans turned out to be good loans while 300 were non performing loans. The problem of preliminary selection (the sample is based on loans actually granted, so there was a preliminary selection process, in particular loans that have not been granted are not contained in the sample) had to be accepted. The only possible alternative would be to grant any loan for a certain period of time (no preliminary selection) which clearly is completely unacceptable. On the other hand discussions in the literature suggest that this does not seriously affect the results. One part of this sample was used to train a backpropagation neural **network** while the rest was then used to test the learning and classification capabilities of the trained **network**. The results indicate that neural **networks** are at least as competitive as the classical techniques used (e.g. credit scoring). As a matter of fact the neural **network** most often performed slightly better. (17 Refs)

Subfile: C

12/7/24 (Item 13 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

04359820 INSPEC Abstract Number: C9304-7210L-016

**Title: Expanding the DOCLINE network to include nonmedical libraries in the state of Nevada**

Author(s): Potter, L.A.; Zenan, J.S.

Author Affiliation: Savitt Med. Libr., Nevada Sch. of Med., Reno Univ., NV, USA

Journal: Bulletin of the Medical Library Association vol.81, no.1  
p.54-5

Publication Date: Jan. 1993 Country of Publication: USA

CODEN: BMLAAG ISSN: 0025-7338

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Most libraries cannot meet patron demands for biomedical information using only their in-house collections. Consequently, many types of libraries request biomedical **information** through interlibrary **loan**, and these include not only academic health sciences libraries, hospital and special libraries, but also general libraries. In Nevada, with its small population spread over a large geographic area, it has become critical to develop a statewide **network** for sharing biomedical information. As the state resource library, the Savitt Medical Library launched an effort to establish a **network**, via DOCLINE, of all Nevada libraries that have health-related collections. The process of convincing academic and community college libraries to join DOCLINE and the resulting benefits of improved resource sharing and cooperative collection development are discussed. (3 Refs)

Subfile: C

12/7/25 (Item 14 from file: 2)

DIALOG(R)File 2:INSPEC

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04108928

**Title: Shawmut LAN tracks loans**

Author(s): Violino, B.

Journal: InformationWEEK no.357 p.39

Publication Date: 27 Jan. 1992 Country of Publication: USA

CODEN: INFWE4 ISSN: 8750-6874

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Shawmut National Corporation created a giant database on its mainframe to store **data** on every **loan** the bank made. The bank has launched a pilot program, moving its Loan Management System from the mainframe to a client-**server** applications distributed on a local area **network** (LAN). This platform provides better tools for analysing

information including graphical presentation tools. The advantages of the system are briefly discussed. (0 Refs)

Subfile: D

12/7/26 (Item 15 from file: 2)

DIALOG(R)File 2:INSPEC

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04045545 INSPEC Abstract Number: C9201-7210L-036

**Title: Information services and information utilities-a management for the user**

Author(s): Reinitzer, S.

Author Affiliation: Universitatsbibliothek Graz, Austria

Conference Title: Information Technology and Library Management. 13th International Essen Symposium, Festschrift in Honour of Margaret Beckman p.199-209

Editor(s): Helal, A.H.; Weiss, J.W.

Publisher: Universitatsbibliothek Essen, Essen, Germany

Publication Date: 1991 Country of Publication: West Germany xli+233 pp.

Conference Date: 22-25 Oct. 1990 Conference Location: Essen, Germany

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

**Abstract:** Library information systems are complex computer systems of hardware and software components comprising all functions of library activity, such as, e.g., cataloguing, accessions records, periodical administration, book charging, interlibrary loan, and information services as well. Each of these activities must be done for the user of our libraries. The ideal of the seventies, embodied in the conception of large integrated online realtime library systems, could be realized almost nowhere in Europe or the USA. The recent communication technology with its open **networks** and personal computers of high storage capacity opens up new prospects that appear to promise better and more flexible methods in finding proper and individual answers to the needs of our users in a single library. Also the political situation in our European countries opens new possibilities of information management for all library users. (11 Refs)

Subfile: C

12/7/27 (Item 16 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03128846 INSPEC Abstract Number: C88031404

**Title: The establishment and use of a state-wide electronic interlibrary loan and message switching network**

Author(s): Flanders, B.L.

Author Affiliation: Kansas State Library, Topeka, KS, USA

Conference Title: Online '87 Conference Proceedings p.73-6

Publisher: Online, Weston, CT, USA

Publication Date: 1987 Country of Publication: USA 2 vol. (224+156) pp.

Conference Sponsor: Online

Conference Date: 20-22 Oct. 1987 Conference Location: Anaheim, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: General, Review (G); Practical (P)

**Abstract:** Successful as the KIC (Kansas Information Circuit) Interlibrary Loan Network project has been, one has encountered numerous difficulties in its development. The experiences only reinforce the commonly-held belief that in-house automation systems are difficult to develop. While believing that one created a **network** more closely attuned to the needs of libraries by designing and writing one's own software, one often was discouraged and at time nearly daunted by the difficulties entailed in this process. Woven throughout the process was an 'orientation to change', a conscious effort to improve resource sharing access in the

state. During the summer of 1983, a task force with multi-type librarian membership met, the consensus was that a new, expanded telecommunication **network** for the routing of interlibrary loan traffic was necessary. It would take advantage of the microcomputer as an intelligent terminal and would use 1200 baud modems. In November 1984, one made a momentous design modification. A central file **server** computer would store and forward all **network** transactions and, furthermore, initiate all calls to **network** nodes to upload and download data. This method boasted major advantages. The author discusses the difficulties and successing in implementing the system. (0 Refs)

Subfile: C

12/7/28 (Item 17 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03128833 INSPEC Abstract Number: C88031362

**Title: Online '87 Conference Proceedings**

Publisher: Online, Weston, CT, USA

Publication Date: 1987 Country of Publication: USA 2 vol. (224+156)

pp.

Conference Sponsor: Online

Conference Date: 20-22 Oct. 1987 Conference Location: Anaheim, CA, USA

Language: English Document Type: Conference Proceedings (CP)

Treatment: General, Review (G); Practical (P)

Abstract: The following topics were dealt with: TELI a natural language system for information retrieval; use of controlled vocabulary in searching, Sociological Abstracts DataTimes; EasyNet and enduser search services; current affairs databases; end user instruction in schools; pro-search use in training faculty to search; Newswire ASAP; desktop publishing; digital **networks** ; Data -Star; Interlibrary Loan and message switching **network** establishment; AGRIBUSINESS USA Database; SCORPIO screens displays and help menus; review of the year's software; AI and information professionals; demonstration desk for enduser training; 80386 based systems relevance to online searching; Optical Media JICST information service; 2400BPS modems; IBM PS/2 series; humanities databases; Mae library system; **networking** ; downloading; document delivery from BLDSC and PAIS on CD-ROM. Abstracts of individual papers can be found under the relevant classification codes in this or other issues.

Subfile: C

12/7/29 (Item 18 from file: 2)

DIALOG(R)File 2:INSPEC

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02940958 INSPEC Abstract Number: C87047912

**Title: Integration of application level protocols**

Author(s): Buchinski, E.

Author Affiliation: Nat. Libr. of Canada, Inf. Technol Services, Ottawa, Ont., Canada

Journal: Computer Standards & Interfaces vol.5, no.4 p.335-42

Publication Date: 1986 Country of Publication: Netherlands

CODEN: CSTIEZ ISSN: 0920-5489

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Focussing on the National Library of Canada's **networking** program, the paper identifies the efforts that are being made to align OSI-based application level protocols for interlibrary loan , cataloguing, **information** retrieval, book acquisition and directories with the evolving ISO standard for file transfer and the CCITT standard for message handling systems. Suggestions are offered on possible mechanisms and protocols that may be needed to effectively manage the distributed applications that would be supplied by a heterogeneous group of service providers participating in a mature, decentralized, voluntary library and information **network** in

Canada. (7 Refs)  
Subfile: C

12/7/30 (Item 19 from file: 2)  
DIALOG(R)File 2:INSPEC  
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02623181 INSPEC Abstract Number: C86019796

**Title: Automation at the British Library Lending Division: present situation and future plans**

Author(s): Wheatley, M.L.

Author Affiliation: British Libr. Lending Div., Boston Spa, UK

Journal: Program vol.19, no.2 p.127-39

Publication Date: April 1985 Country of Publication: UK

CODEN: PRGMBD ISSN: 0033-0337

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** The main automation systems at the British Library Lending Division are based on three minicomputers. A Digital Equipment minicomputer is used for the Automated Request transmission system for receiving users' loan and photocopy requests as well as being used for the Address Database system which holds relevant **information** about the **Lending Division's** users. A Unit Accounting system will be added to service users' deposit accounts. The Systime minicomputer runs the Serials system which maintains details of serials received by the Lending Division and provides various working tools which are to include online retrieval by keyword of serial titles. Serials check-in and invoicing functions may be implemented. The Systime minicomputer also supports part of a system to produce a publication British Reports, Translations and Theses (BRTT) as well as a system for record creation of UK input to the System for Information on Grey Literature in Europe (SIGLE). The Geac minicomputer has been installed with software packages to implement the Monograph Acquisitions and Records system starting with cataloguing of monographs. The minicomputers may eventually be linked to the British Library Wide Area **Network** recently extended to the Lending Division. (4 Refs)

Subfile: C

12/7/31 (Item 20 from file: 2)  
DIALOG(R)File 2:INSPEC  
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02543383 INSPEC Abstract Number: D85002823

**Title: Electronic mail service gives lenders access to current mortgage rate data**

Journal: Communications News vol.22, no.9 p.82

Publication Date: Sept. 1985 Country of Publication: USA

CODEN: CMUNA9 ISSN: 0010-3632

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

**Abstract:** For members of the Mortgage Bankers Association the tedious routine of distribution of **information** about current **loan** fees and discount points by telephone is quickly becoming a thing of the past. Thanks to Telemail, GTE Telenet's worldwide electronic mail service, the association's 2000 lending institutions nationwide have access to up-to-the-minute mortgage rate data as close as their desktop computer terminal. Electronic mail has numerous applications in the mortgage banking industry. Because Telemail allows subscribers to send messages simultaneously to one or several hundred 'mailboxes' anywhere on the **network**, it saves time and money whenever information has to be distributed throughout a company. This makes it especially valuable for the mortgage bankers when reporting daily loan transactions. (0 Refs)

Subfile: D

12/7/32 (Item 21 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02339139 INSPEC Abstract Number: C84051368

**Title: Regional Online Union Catalog of the Greater Midwest Regional Medical Library Network: development and operation**

Author(s): Hammell, K.A.

Author Affiliation: Library of the Health Sci., Univ. of Illinois, Chicago, IL, USA

Journal: Bulletin of the Medical Library Association vol.72, no.2  
p.155-61

Publication Date: April 1984 Country of Publication: USA

CODEN: BMLAAG ISSN: 0025-7338

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); Practical (P)

**Abstract:** The GMRMLN Online Catalog was developed as an easily accessible locator tool for monographs and audiovisuals held within the Greater Midwest Regional Medical Library **Network**. The catalog was generated from machine-readable records in MARC formats contributed by regional libraries. It was mounted by BRS as a private database and is fully free text searchable using BRS search. Each institutional file was merged and purged of duplicates to create a single entry for each title. The catalog features an online interlibrary loan system that automatically routes a request to the two nearest, smallest libraries that own the title. If the request is not filled within the region, the system automatically routes it to the National Library of Medicine without the need to rekeyboard data. The system collects management **data** on interlibrary **loan** processing. Funding for the catalog permitted a trial period of use with cost support. Data on system operation were gathered during this demonstration. (12 Refs)

Subfile: C

12/7/33 (Item 22 from file: 2)

DIALOG(R) File 2:INSPEC

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01293875 INSPEC Abstract Number: C79004805

**Title: The National Library and Information Service Network: where do we begin?**

Author(s): Hartmann, D.C.

Author Affiliation: Library of Congress, Washington, DC, USA

Conference Title: Proceedings of the ASIS Annual Meeting 1977, vol.14.  
Information Management in the 1980's (Full papers on microfiche only) p.  
104

Publisher: Knowledge Industry Publications, White Plains, NY, USA

Publication Date: 1977 Country of Publication: USA xvi+127 pp.

Conference Date: 26 Sept.-1 Oct. 1977 Conference Location: Chicago, IL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: General, Review (G)

**Abstract:** The process of building the National Library and Information Service **Network** is not a revolutionary one and is not new; it has been going on for years with the development of bibliographic standardization, the sharing by many institutions of bibliographic records cataloged by one institution, the development of bibliographic authority systems and the use of location **data** for interlibrary **loan**. But much of the **Network** was developed for a select and specific constituency and growth of systems occurred independently. The National Library and Information Service **Network** is an attempt to coordinate activities and foster the development of systems to work with each other. (0 Refs)

Subfile: C

12/7/34 (Item 23 from file: 2)

DIALOG(R)File 2:INSPEC

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01051011 INSPEC Abstract Number: B77014422, C77010907

**Title: Credit and loan associations' data communication system**

Author(s): Kudo, H.; Matsumoto, S.; Fujinami, K.; Amano, A.

Author Affiliation: NTT, Ibaraki, Japan

Journal: Japan Telecommunications Review vol.19, no.1 p.48-53

Publication Date: Jan. 1977 Country of Publication: Japan

CODEN: JTCRAN ISSN: 0021-4744

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: The credit and loan associations' data communication system is a joint banking network system consisting of a main center and seven district centers. The main center processes domestic banking exchange transactions for 470 credit and loan associations as well as network cash withdrawals and deposits. The district centers process banking deposits transactions mainly and handle domestic banking exchange activities as sub-centers. This article introduces the system configuration and the concept of the centers' facilities, software and terminals. (0 Refs)

Subfile: B C

12/7/35 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00546055 99LK09-014

Home...

Link-Up , September 1, 1999 , v16 n5 p17-18, 2 Page(s)

ISSN: 0739-988X

Company Name: VideoDome.Com Networks ; Software Abroad; Ladies Home Journal Online; Travel Confidential; LoanWeb

URL: vplay.videodome.com/vnr.asp?asf <http://www.sastore.com> <http://www.lhj.com> <http://www.TravelConfidential.com> <http://www.loanweb.com>

Product Name: VideoDome.Com; Software Abroad Store; Furniture Arranger ; Travel Confidential; LoanWeb.com

**WEB** -WATCH column presents a buyers' guide to Web sites of interest to home users. Features capsule reviews or announcements of ten sites, including: VideoDome.Com, which provides users with services such as Internet broadcast of family videos; Software Abroad Store, featuring unique, high-quality software titles such as virtual tours and wine guides; Furniture Arranger, from Ladies Home Journal Online, that allows users to test floor plans online; Travel Confidential (\$59, per year), a monthly publication of little-known travel tips; and LoanWeb.com, a resource for free consumer lending information and guide to lenders. Includes one sidebar. (kgh)

12/7/36 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00508136 98IW09-316

**Princeton taps Java to extend its financial systems -- Bypassing Y2K remediation and outsourcing, new system brings more flexibility and independence**

Bowen, Ted Smalley

InfoWorld , September 28, 1998 , v20 n39 p66, 1 Page(s)

ISSN: 0199-6649

Recounts how Princeton University uses a combination of Java-based and Unix-based applications to keep track of all of its student-oriented, faculty-related, and staff-serving financial applications. Lists the processes that will be handled such as student loans, faculty and staff mortgages, and parental loan programs. Notes that the Java/Unix systems will replace the university's mainframe-based applications which are as old

as 15 years and have many Year 2000 glitches. Adds that Princeton will also be able to reduce its costs by administering loan processes internally rather than by using outside banking sources. Con that once all **loan information** is in place, the university will account balance information, payment due dates, and address and other information updates available via the **Web** . Includes one photo. (CAT)

12/7/37 (Item 3 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00504609 98PW08-025

**Make the Web do the work -- Get money. Find help. Cut through red tape. All on the Net**

Fermoyle, Ken; Bass, Steve

PC World , August 1, 1998 , v16 n8 p191-200, 8 Page(s)

ISSN: 0737-8939

Presents a special report on Small Office/Home Office (SOHO) computing. Includes ``Make the **Web** Do the Work'' (p191) by Ken Fermoyle, which looks at the services available to small businesses over the Internet. Includes **loan information** , regional and federal government information, technical support, shipping, and purchasing. Also features ``Hot Picks for the Home Office'' (p1 by Steve Bass, a buyers' guide to eight ``cool'' SOHO tools from eight manufacturers, including tape backup drive, personal scanner, PC-compatible telephone, and policy-development software. Provides a list of ``Essential Bookmarks for Small Businesses'' with information on where to turn online for services and information on eight categories. Includes one sidebar, five photos, and seven screen displays. (kgh)

12/7/38 (Item 4 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00502065 98CW07-315

**Legacy access lets Sallie Mae go on Web**

Vijayan, Jaikumar

Computerworld , July 27, 1998 , v32 n30 p61-62, 2 Page(s)

ISSN: 0010-4841

Presents a brief profile of the Student Loan Marketing Association's (Sallie Mae's) move to the Internet. Says Sallie Mae's Internet Self-Service menu speeds customer service and increases customer representative productivity by enabling users to retrieve **information** on **loan** balances, loan details, and other available services without assistance. Notes the individual **loan information** is stored on IBM S/390 mainframes, and is accessible by any browser-equipped client via a secure gateway comprised of IBM's 6000 and an RS/6000 **server** . Adds that industry analysts report wide range of products employing Internet, intranet, Java, and **Web** browser technology to provide host-to-desktop connectivity, that product implementation is relatively straightforward, notwithstanding security issues. Includes one sidebar and one photo. (JC)

12/7/39 (Item 5 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00501835 98BO07-010

**Reference on the Web**

Booklist , July 1, 1998 , v94 n21 p1906, 1 Page(s)

ISSN: 0006-7385

Provides a buyers' guide to **Web** sites concerned with grants, scholarships, and **loan information** . Discusses six **Web** sites. Sites discussed include: FinAid (\$0) from the National Association of Student Financial Aid Administrators, calling it a good metasite; GrantsWeb (\$NA)

from the Society of Research Administrators, which provides access to an impressive array of resources related to public and private funding opportunities; FastWeb (\$NA) from FastWeb, which lists almost 400,000 scholarship awards; Foundation Center Online (\$NA) from The Foundation Center, calling it an attractive and easy to use site; The Student Guide: Financial Aid (\$NA) from the U.S. Department of Education, which has information about applying for federal programs; and Catalog of Federal Domestic Assistance (\$NA) from the U.S. Government, which is a compendium of federal assistance programs and projects. (bjp)

12/7/40 (Item 6 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00472370 97ID09-008

**Site of the month: Bank Rate Monitor**

Inside the Internet , September 1, 1997 , v4 n9 p15, 1 Page(s)

ISSN: 1075-7902

Company Name: Bank Rate Monitor

URL: <http://www.bankrate.com>

Product Name: Bank Rate Monitor

Presents a very favorable review of the Bank Rate Monitor **Web** site (\$NA), a banking information **Web** site. Reports that, if you need a good rate on a bank **loan** , **information** about credit card rates, or banking tips, this is the site for you. States that the **Web** site also includes a customizable monitor for stocks, bonds, and mutual funds. Concludes that it is a prime example of the Internet at its best. Includes one screen display. (bjp)

12/7/41 (Item 7 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00405708 95NG12-023

**Cyberguide: Dollars & sense**

NetGuide , December 1, 1995 , v2 n12 p132-133, 2 Page(s)

ISSN: 1078-4632

Product Name: MasterCard International Pointers; Investors Channel, The ; Bank of America Home Page; Debt Counselors of America Inc.; Legal & General's Home Page

Presents a guide to 12 finance and money-related information sources that are available at Internet sites and on Online systems. Provides individual, rated capsule reviews and addresses for: MasterCard International Pointers, offering help with managing your account; the Investors Channel, providing investment news, profiles, and links; Bank of America Home Page, offering banking and **loan information** ; Debt Counselors of America Inc., offering some free and some pay services; Legal & General's Home Page, providing great pointers for mortgage and pension management; U.S. Bank: Student Financial Aid; and Signet Bank: College Money Matters. All are available on the World Wide **Web** . Also reviews three more **Web** sites, a Usenet group, and Fidelity Online Investor Center on America Online. Rates U.S. Bank: Student Financial Aid highest with four out of five stars. (CH)

12/7/42 (Item 8 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00283350 92IT07-041

**NETLS selects LSSI's LOANet for ShareNETls**

Information Today , July 1, 1992 , v9 n7 p32, 1 Page(s)

ISSN: 8755-6286

Company Name: Library Systems & Services



Product Name: LOANet

Announces that the Northeastern Texas Library System (NETLS) of Garland, TX, has selected LOANet, from Library Systems & Services Inc. (LSSI) of Gaithersburg, MD (301), for its ShareNETls Enhanced Resource Sharing Project. Says that ShareNETls, a proposed three- year automation project developed as part of the Project Share component of NETLS' Long Range Automation Plan, mainly involves the combined use of microcomputers, modems, and software for the cost- effective transmission of electronic messages, interlibrary loan requests, and other **information** between interlibrary **loan** headquarters in Dallas, TX, and participating NETLS member libraries. (PAM)

12/7/43 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2001 The HW Wilson Co. All rts. reserv.

2147193 H.W. WILSON RECORD NUMBER: BAST00055113

**Thomson-CSF, Astrium reveal broadband onboard venture**

Aviation Week & Space Technology v. 153 no5 (July 31 2000) p. 56-8

DOCUMENT TYPE: Feature Article ISSN: 0005-2175

ABSTRACT: Part of a special section on the 2000 Farnborough Air Show. Thomson-CSF Sextant and Astrium have agreed jointly to offer airplane manufacturers and the airline sector a full variety of broadband onboard communications services. The Thomson-Astrium service will offer multimedia communications such as e-mail and laptop connectivity, as well as cockpit and cabin crew services and maintenance-**data connections , lending** it an advantage over a number of other systems, in spite of the firms' belated entry into the market, according to Francois Lureau, chairman and CEO of Sextant. This move by Thomson and Astrium reflects a trend toward "Internet-in-the-sky" that has already been established by a number of manufacturers in the last few months.

11/6,JN,KWIC/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.

00762817 94-12209

**Combining voice, fax with data reaps savings for remote users**

Network World Sep 13, 1993

LENGTH: 1 Pages

WORD COUNT: 443

...TEXT: over a 56K bit/sec terrestrial circuit while linking Lima and Panama City to Miami via two 64K bit/sec satellite links.

Funds-transfer and loan document data from Application System/400 hosts and personal computer LANs are combined by the ACTnet mux with digitized and compressed telephone and fax calls. The mux then translates that data into frame relay packets and routes it through the network to connected sites.

To carry voice over frame relay, the ACTnet boxes digitize and compress voice signals and map them into variable-length packets. Voice is given...

11/6,JN,KWIC/2 (Item 2 from file: 15)  
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.

00590984 92-06157

**Software**

Mortgage Banking Jan 1992

LENGTH: 3 Pages

WORD COUNT: 2046

...TEXT: system usually serves as a central hub around which to organize the data and the operation. For example, all branch and processing offices may be connected via network to a central loan data base through which operating policies and product information are disseminated and all loan data are stored. This approach assures good visibility and control over the larger production operation.

Integration--The larger computers, which can support all business functions and...

11/6,JN,KWIC/3 (Item 1 from file: 636)  
DIALOG(R)File 636:(c) 2001 The Gale Group. All rts. reserv.

04662920 Supplier Number: 62200011

**Chase Gets Positive.**

Bank Technology News

May, 2000

Word Count: 2854

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...its analytics to the Web with a product called LiquidCredit. The system provides Web site visitors with instant purchasing power or other credit through a network that connects all parties involved in the application, including e-tailers and their banks. "Let's face it, people don't want to wait and e-tailers...directly through an e-commerce site or Web browser or through their Web hosting agent, so we can make decisions for them using their own lending criteria. That sort of product is not available (elsewhere) right now." One LiquidCredit customer, an electronic goods manufacturer, connects through the system to its bank, which...

11/6,JN,KWIC/4 (Item 1 from file: 160)  
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

01511803

**FREDDIE MAC SIGNS NETWORK LICENSE FOR NETWORK NAVIGATOR.**  
NEWS RELEASE    November 4, 1986

... PC into Freddie Mac's loan processing system for all Freddie Mac lending institution customers. Network Navigator is providing the management and routing of **loan information** across the network, and audit trails of the information flow. Freddie Mac's network consists of both MVS and VM versions of Network Navigator (in-house and on the VAN host) all **networked** together. **Connections** to the **network** are either through asynchronous dial-up (line-mode and thru protocol converters) or CXI 3270 emulation. Network Navigator's PC-to-PC capabilities are also...

11/6,JN,KWIC/5            (Item 1 from file: 148)  
DIALOG(R)File 148:(c)2001 The Gale Group. All rts. reserv.

05762016            SUPPLIER NUMBER: 11837471            (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Software. (loan origination software)**  
Mortgage Banking  
Jan, 1992  
WORD COUNT:    2083            LINE COUNT:    00170

... system usually serves as a central hub around which to organize the data and the operation. For example, all branch and processing offices may be **connected** via **network** to a central **loan data** base through which operating policies and product information are disseminated and all **loan data** are stored. This approach assures good visibility and control over the larger production operation.

Integration - The larger computers, which can support all business functions and...

15/6,JN,PD,PY,KWIC/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.

01672376 03-23366

**Legacy access lets Sallie Mae go on Web**

Computerworld Jul 27, 1998

LENGTH: 2 Pages

WORD COUNT: 536

...TEXT: doing it for the same reason that everybody else is doing it - containing costs"

Sallie Mae uses IBM's CICS 6000 and an RS/6000 **server** as a secure **Web** gateway to an IBM S/3go mainframe system. For security reasons, student borrowers can access **loan information** only after entering their Social Security number and a personal identification number. 0

Sidebar:

**LOAN INFORMATION ACCESS PLAN**

Sidebar:

Business objective: Cut administrative time needed...

15/6,JN,PD,PY,KWIC/2 (Item 2 from file: 15)  
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.

01244723 98-94118

**A study in financial engineering**

CFO: The Magazine for Senior Financial Executives Jul 1996

LENGTH: 1 Pages

WORD COUNT: 701

...TEXT: rate fell to 11.6 percent in 1993, the latest year available.

The department has replaced its outdated computers with a Digital Equipment Corp. client/ **server network** , and has completed a student **loan** database, with **information** on 80 million loans. And it continues to expand its electronic capabilities. "We've put in a system where recipients can now report to us...

15/6,JN,PD,PY,KWIC/3 (Item 3 from file: 15)  
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.

01077977 97-27371

**Benefiting from banking changes**

Nation's Business Sep 1995

LENGTH: 3 Pages

WORD COUNT: 1728

...TEXT: t attractive to distribute these costs over a \$500,000 loan--not when, for the same effort, they could be distributed over a \$5 million **loan** .

" **Information** technology," says Wells Fargo's Dial, "is changing all of that and helping banks drive down costs in three critical areas: loan acquisition, risk management, and loan servicing." Dial remembers when banks kept track of **loan information** with big mainframe computers, and access to data was slow and difficult. "Today it's a different story," she says. "Data can be stored on a [**network** ] file **server** , and all of a sudden it's available to product managers, risk managers, marketing managers, customer-service managers, and loan officers."

All this information means...

15/6,JN,PD,PY,KWIC/4 (Item 1 from file: 9)  
DIALOG(R)File 9:(c) 2001 Resp. DB Svcs. All rts. reserv.

02817528

**Charting Solutions provides CRE loan software**

Origination News

June 2000

WORD COUNT: 462

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...loan automatically calculates to these guidelines.

After a loan file is completed with Finance IQ, the user can submit the loan file to CSI's **web server** where the **loan**'s salient **data**, including **loan** size, property type, minimum debt service coverage, loan-to-value and geographical location, are analyzed and matched to the minimum lending and credit requirements of...

15/6,JN,PD,PY,KWIC/5 (Item 2 from file: 9)  
DIALOG(R)File 9:(c) 2001 Resp. DB Svcs. All rts. reserv.

01317134

**BAYSHORE HITS THE INTERNET**

Globe & Mail

October 25, 1995

ABSTRACT:

...The firm has eight branches in Toronto, Calgary and Ottawa. Bayshore's system allows any client with a personal computer and Internet access and accurate **loan**-application **information** to visit Bayshore's World Wide Web site and have a loan application processed in about two minutes. The firm's **Web server** is connected to software which allows it to credit underwrite, credit adjudicate, and calculate debt service ratios, said Enchin. Security problems with a piece of...

15/6,JN,PD,PY,KWIC/6 (Item 3 from file: 9)  
DIALOG(R)File 9:(c) 2001 Resp. DB Svcs. All rts. reserv.

01114047

**The Online Safety Net**

Information Week

January 30, 1995

WORD COUNT: 1597

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...firewalls intensifying

By Tom Groenfeldt

IT WAS ONLY last summer when Wells Fargo & Co., the \$52.2 billion San Francisco bank, hooked a World Wide **Web server** to the Internet to give potential customers new account, credit card, or **loan information**. Until then, Wells Fargo had stayed away from the Internet, not wanting to expose its assets or client-confidentiality to a hacker.

The bank jumped...

15/6,JN,PD,PY,KWIC/7 (Item 1 from file: 275)  
DIALOG(R)File 275:(c) 2001 The Gale Group. All rts. reserv.

02494361 SUPPLIER NUMBER: 73090655 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Creating Alleycat, a Virtual Library Catalog. (Technology Information)**  
Computers in Libraries  
April, 2001  
WORD COUNT: 2845 LINE COUNT: 00235

... gateway to member library services.

We began implementing Alleycat in the fall of 1999, by creating a gateway that consisted of software running on a **network** Sun 450 Ultra **server**. The project software, epixtech's Universal Resource Sharing Application (URSA) version 2.5, searches across vendor platforms, provides patron authentication, and manages interlibrary loan. An Informix database stores and maintains the **data** for interlibrary loan management requests. Today, residents of three counties and students at private academic institutions in a fourth access the virtual catalog from anywhere at anytime to...

15/6,JN,PD,PY,KWIC/8 (Item 2 from file: 275)  
DIALOG(R)File 275:(c) 2001 The Gale Group. All rts. reserv.

01560157 SUPPLIER NUMBER: 14621238  
**Sallie Mae approves move to \$55m imaging network; student loan company to get lesson in LANs. (U.S. Student Loan Marketing Association; local area network)**  
Network World  
Dec 6, 1993

...ABSTRACT: an imaging system. An existing mainframe-based system with about 3,000 terminals will be replaced with seven local area networks (LAN) with about 100 **network servers** and 3,000 microcomputers. Sallie Mae aims to reduce the time it takes to access **information**, speeding loan-processing operations. An agency spokesman says the main benefit will be to customer services, but the new system will also cut costs and is expected...

15/6,JN,PD,PY,KWIC/9 (Item 1 from file: 636)  
DIALOG(R)File 636:(c) 2001 The Gale Group. All rts. reserv.

04662841 Supplier Number: 62199926  
**Data Drives Dynamic Web Site.**  
Bank Technology News  
March, 2000  
Word Count: 2220

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...all of the bank's loan rates are based-is entered into the system once, and applied in one sweep to all Web pages with **loan information**. Second, the mix-and-match nature of a database-driven site makes it ideal for customizing the same information according to ...SQL Server 7.0. The actual databases reside on a server at AT&T, though other banks may choose to house sites on their own **Web servers**. "North Fork wanted to control the content of

15/6,JN,PD,PY,KWIC/10 (Item 2 from file: 636)  
DIALOG(R)File 636:(c) 2001 The Gale Group. All rts. reserv.

04132933      Supplier Number: 54250252  
**ON-LINE DATABASE CONNECTS BORROWERS WITH LENDERS.**  
Online Product News  
April, 1999  
Word Count:    874

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...numbers, performs various real estate-related financial analysis, and creates a Loan Request Summary; Portions of the summary are automatically transmitted through DataMerge's secure **web server** to lenders whose financing criteria match the borrower's request (up to 500 lenders); Lenders can then review full information by logging onto the server, contact the borrower electronically, request more information, and/or issue a preliminary loan commitment through the system. Developed with the assistance of executives at key **lending** institutions, the **information** and format of the Loan Request Summary mirrors that used by loan review committees to approve loan originations. It provides enough **information** for a **lender** to make a preliminary commitment, followed by a firm commitment pending receipt of various due diligence materials. At the same time, CyberLoan provides much needed...  
...provides information in a standardized and familiar format, allowing instant review and analysis. This makes decision-making both quicker and less error-prone; It ensures **loan request information** is filled-out completely before it is submitted. Incomplete documentation is the leading cause of loan request rejection; It completes much of the financial analysis...

15/6,JN,PD,PY,KWIC/11      (Item 3 from file: 636)  
DIALOG(R)File 636:(c) 2001 The Gale Group. All rts. reserv.

03568214      Supplier Number: 47383769  
**IBM: IBM introduces next-generation middleware for distributed computing**  
M2 Presswire  
May 14, 1997  
Word Count:    1135

... middle tier of distributed computing environments, CBConnector allows business components to receive and manage requests from a broad range of "clients," including Internet browsers, Domino\*\* **Web servers** , desktop systems, thin **network** clients, and even non-traditional sources, such as automated teller machines and kiosks. The components act on these requests - for updated **loan information** or sales trends, for example - by accessing backend systems through application adapters, which will be available from IBM and other suppliers. Application adapters are planned...

15/6,JN,PD,PY,KWIC/12      (Item 4 from file: 636)  
DIALOG(R)File 636:(c) 2001 The Gale Group. All rts. reserv.

02394929      Supplier Number: 44734832  
**Networking Roundup 06/03/94**  
Newsbytes  
June 3, 1994  
Word Count:    930

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...2000 reportedly enables lending operations to reduce their processing costs when compared with mainframe-based solutions. Bank personnel can access information as well as enter **data** through PCs. **Loan Server 2000** will enter beta testing at several major financial institutions during fall, 1994, with production shipments to begin in the first half of 1995...

...enabling users to configure whole networks, not merely individual devices, according to the company. Artisoft Inc., (602-670-7100), announced the CorStream server, a dedicated **server** for its LANTastic **network** operating system. According to the company, the server is a "high-performance," 32-bit LANTastic network NetWare Loadable Module (NLM) combined with a runtime version...

...reliability, and applications compatibility. The CorStream dedicated server will be offered as a stand -alone server for use within existing LANTastic networks, or as a **network** kit including the **server** and the LANTastic v6.0 client software, both being offered in 5-, 10-, 25-, 50- and 100-user kits. Pricing starts at \$949 for the...

15/6,JN,PD,PY,KWIC/13 (Item 1 from file: 621)  
DIALOG(R)File 621:(c) 2001 The Gale Group. All rts. reserv.

02157134 Supplier Number: 55572783  
**Intuit Reports Fiscal 1999 and Fourth Quarter Results.**  
Business Wire  
August 26, 1999  
Word Count: 3875

... not limited to the Company's ability to operationally support and manage these new businesses, the Company's ability to maintain high reliability for its **server** -based **Web** services, the ability of the Company to maintain successful business relationships with Excite@Home , AOL, and other third parties that are important to the success...

...issues with respect to its distribution channels; results for the Company's international operations; and risks associated with regulated businesses such as insurance and mortgage **lending** . Additional **information** about factors that could affect future results and events is included in the Company's fiscal 1998 Form10-K, its Form 10-Qs for the...

15/6,JN,PD,PY,KWIC/14 (Item 2 from file: 621)  
DIALOG(R)File 621:(c) 2001 The Gale Group. All rts. reserv.

01883668 Supplier Number: 54723415  
**Intuit Reports Third Quarter Results.**  
Business Wire  
May 25, 1999  
Word Count: 3101

... Internet environment, the Company's ability to operationally support and manage these new businesses, the Company's ability to maintain high reliability for it's **server** -based **Web** services, the success of the Company's business relationships with Excite, AOL, and others in continuing to increase traffic to Quicken.com, the costs of...

...issues with respect to its distribution channels; results for the Company's international operations; and risks associated with regulated businesses such as insurance and mortgage **lending** . Additional **information** about factors that could affect future results and events is included in the Company's fiscal 1998 Form10-K, its Form 10-Qs for the...

15/6,JN,PD,PY,KWIC/15 (Item 3 from file: 621)  
DIALOG(R)File 621:(c) 2001 The Gale Group. All rts. reserv.

01553403 Supplier Number: 47857779  
**Contour Internet Services Receives Nationwide Recognition for Web Pages and Services.**  
Business Wire  
July 25, 1997  
Word Count: 753



... several thousand data elements available from each loan file stored in Contour's desktop applications. Once a report is designed, the report and all merged **loan data** is uploaded to Contour's own Internet server and then can be viewed in real-time. This allows mortgage companies to easily and cheaply build...

...involved in the loan transaction can access the information whenever they need to. This option does not require a mortgage company to build their own **web server**, obtain HTML programmers or even understand what an extranet is.

Other Internet applets or tools include over a dozen mortgage calculators, downloadable software, animation effects...

15/6,JN,PD,PY,KWIC/16 (Item 4 from file: 621)  
DIALOG(R)File 621:(c) 2001 The Gale Group. All rts. reserv.

01491197 Supplier Number: 47135716  
**Contour Offers Status Reports and Secure Mortgage Applications on the Internet.**  
Business Wire  
Feb 18, 1997  
Word Count: 398

... several thousand data elements available from each loan file stored in Contour's desktop applications. Once a report is designed, the report and all merged **loan data** is uploaded to Contour's own Internet server and then can be viewed real-time. This allows mortgage companies to easily and cheaply build an...

...parties involved in the loan transaction can constantly access the information they need. This option does not require a mortgage company to setup their own **web server**, obtain HTML programmers or even understand what an extranet is.

Contour also announced the release of the industry's first secured residential loan application for...

15/6,JN,PD,PY,KWIC/17 (Item 1 from file: 16)  
DIALOG(R)File 16:(c) 2001 The Gale Group. All rts. reserv.

05023296 Supplier Number: 47375979  
**Mortgage: Harnessing Push Tech To Pull in Loans**  
American Banker  
May 12, 1997  
Word Count: 496

... to originate new loans and generate more revenue.

The Web mostly operates with "pull" technology: Users with Web browsers "pull" information to their PCs from **Web servers**. But then consumers spend too much time, with mixed results, locating needed **loan information**, often finding lenders' sites randomly. But "push" technology is designed to solve these shortcomings by collecting and delivering user requested information directly to PCs. PointCast...

15/6,JN,PD,PY,KWIC/18 (Item 1 from file: 20)  
DIALOG(R)File 20:(c) 2001 The Dialog Corporation. All rts. reserv.

12795485  
**FaxBack Adds Interactive Voice Response Technology to Active Server Pages**  
PR NEWSWIRE  
September 12, 2000  
12 September 2000  
WORD COUNT: 458

20000912

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... fax number via their touch-tone telephone."

Developers can easily interface with Active Server Pages to build custom IVR applications that tightly integrate with Active **Server** powered **web** pages and legacy databases. Organizations can automatically deliver personalized, dynamic information from legacy databases via interactive voice response or as a fax from their web site: -- Banks can provide account balances, 401K account **information**, and current **loan** rates. -- Colleges can offer course availability, student credit information and schedule information. Students can register by telephone, enter a student identification number and have course...

15/6,JN,PD,PY,KWIC/19 (Item 2 from file: 20)

DIALOG(R)File 20:(c) 2001 The Dialog Corporation. All rts. reserv.

10746677

**Charting Solutions Inc. To Release The Nation's First Comprehensive Internet Commercial Mortgage Origination System**

BUSINESS WIRE

April 26, 2000

26 April 2000

WORD COUNT: 756

20000426

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Finance IQ(TM) truly automated.

Once a loan file is completed with Finance IQ, the user can submit the loan file to CSI's sophisticated **Web server** where the **loan**'s salient **data** including **loan** size, property type, minimum debt service coverage, loan-to-value and geographical location, are analyzed and matched to the minimum lending and credit requirements of...

... release a second lender module -- Portfolio IQ(TM) -- that facilitates the sale of aggregate commercial loan portfolios.

With Portfolio IQ(TM), portfolio sellers input certain **loan portfolio criteria** including note rates, terms, amortization schedules and prepayment structures. Portfolio IQ(TM) analyzes the portfolio and returns key criteria used to price loan portfolios accordingly. Portfolio IQ(TM) will integrate its structured querying technology to transmit the portfolio analysis to buyers globally through CSI's secure **Web server**.

CSI is a technology company that provides industry-specific documentation, e-Business applications and analytical software for professionals.

CONTACT: Charting Solutions Inc., Lewisburg John Devine...

15/6,JN,PD,PY,KWIC/20 (Item 3 from file: 20)

DIALOG(R)File 20:(c) 2001 The Dialog Corporation. All rts. reserv.

06913998

**Intuit Reports Fiscal 1999 and Fourth Quarter Results -2-**

BUSINESS WIRE

August 26, 1999

26 August 1999

WORD COUNT: 2909

19990826

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... not limited to the Company's ability to operationally support and manage these new businesses, the Company's ability to maintain high reliability for its **server** -based **Web** services, the ability of the Company to maintain successful business relationships with Excite@Home , AOL, and other third parties that are important to the success...

... issues with respect to its distribution channels; results for the Company's international operations; and risks associated with regulated businesses such as insurance and mortgage **lending** . Additional **information** about factors that could affect future results and events is included in the Company's fiscal 1998 Form10-K, its Form 10-Qs for the...

15/6,JN,PD,PY,KWIC/21 (Item 4 from file: 20)  
DIALOG(R)File 20:(c) 2001 The Dialog Corporation. All rts. reserv.

05463499

**Intuit Reports Third Quarter Results -2-**

BUSINESS WIRE

May 25, 1999

25 May 1999

WORD COUNT: 3294

19990525

... Internet environment, the Company's ability to operationally support and manage these new businesses, the Company's ability to maintain high reliability for it's **server** -based **Web** services, the success of the Company's business relationships with Excite, AOL, and others in continuing to increase traffic to Quicken.com, the costs of...

... issues with respect to its distribution channels; results for the Company's international operations; and risks associated with regulated businesses such as insurance and mortgage **lending** . Additional **information** about factors that could affect future results and events is included in the Company's fiscal 1998 Form10-K, its Form 10-Qs for the...

15/6,JN,PD,PY,KWIC/22 (Item 5 from file: 20)  
DIALOG(R)File 20:(c) 2001 The Dialog Corporation. All rts. reserv.

03093241

**Archon Group, a Goldman Sachs Company, Selects Silverstream for Enterprise-wide Global Intranet**

BUSINESS WIRE

October 13, 1998

13 October 1998

WORD COUNT: 1016

19981013

DALLAS--(BUSINESS WIRE)--Oct. 13, 1998-- Intranet to Enable Instant Worldwide Tracking, Reporting and **Information** Sharing Of **Loan** And Real Estate Transactions SilverStream Software today announced that Archon Group, an international real estate services and advisory company owned by Goldman Sachs, has selected...

... is the pioneering developer of the SilverStream Application Server, the industry's most comprehensive enterprise application server with unmatched integrated development tools, a high-performance **server** and complete **Web** functionality. SilverStream empowers users to build and deploy Web applications for the Enterprise. Users can design secure, enterprise-level, three-tier Intra/Inter/Extranet applications...

15/6,JN,PD,PY,KWIC/23 (Item 6 from file: 20)  
DIALOG(R)File 20:(c) 2001 The Dialog Corporation. All rts. reserv.

02814335

**Indonesia's Largest Car Distributor Creates Web-Based Showroom with  
Computer Associates' Jasmine**

BUSINESS WIRE

September 15, 1998

15 September 1998

WORD COUNT: 730

19980915

... directly integrate the Jasmine application with business information from SAP. Personnel can access SAP data regarding the availability of models and colors, credit and insurance **information**, and **loan** availability through the Jasmine application. PT Astra will strategically place the kiosks in high traffic locations such as shopping malls to attract the attention of...

... from homes and offices. Jasmine, a pure object database, is a comprehensive solution that allows users to quickly build and deploy multimedia applications over client/ **server** and **networked** computing environments -- reducing costs and improving time-to-market. Jasmine provides extensive support for all types of information beyond text and numbers, such as video...

?

19/6,JN,PY,PD,KWIC/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.

01168041 98-17436

**ABA newsletter**

ABA Banking Journal Feb 1996

LENGTH: 2 Pages

WORD COUNT: 1079

...ABSTRACT: 96 will help bankers determine the correct technology solutions for their bank. Solutions '96 will feature products and services dealing with banking on the Internet, loan processing, data warehousing, debit and credit cards, home banking, image processing, information storage and retrieval, telecommunications, check fraud, facility design, coin and currency handling, and client server technology. ...TEXT: and external--changing to meet my business needs?

The exhibit hall of Solutions '96 will feature products and services dealing with banking on the Internet, loan processing, data warehousing, debit and credit cards, home banking, image processing, training and consulting, information storage and retrieval, telecommunications, check fraud, facility design, coin and currency handling, POS, and client server technology.

The registration fee for an ABA or Section Service member is \$795...

19/6,JN,PY,PD,KWIC/4 (Item 4 from file: 15)  
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.

00229217 84-07778

**Computers Flash Mortgage Data Coast to Coast**

Savings Institutions Jan 1984

LENGTH: 3 Pages

ABSTRACT: Telecommunications experts predict that home computers will be as commonplace as televisions, radios, and telephones by 1999. In October 1983, Planning Research Corp. (McLean, Virginia) announced the formation of a new subsidiary, PRC LoanExpress Inc., a computerized mortgage loan information network. Its sister firm, PRC Realty Systems Inc., has been operating a computerized multiple listing service for real estate agents for 12 years and has...

19/JN,PD,PY,KWIC/11 (Item 2 from file: 636)  
DIALOG(R)File 636:(c) 2001 The Gale Group. All rts. reserv.

Item Processing Report  
August 14, 1997

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...s RS/6000 AIX. ACCESS consists of more than 50 applications designed to provide community banks with access to up-to-the-minute operating, marketing, **lending** and management **information** tools. Bankers can use BancTec's core account processing solution on an IBM platform. BancTec began a service partnership with Armonk, N.Y.-based IBM earlier this year. IBM also remarkets BancTec's E-series UT and 9500C transports. In other news, British **Telecommunications** (BT) has selected BancTec to provide high-speed, image-enabled products for customer transaction processing operations at two BT central processing centers in the United...

19/JN,PD,PY,KWIC/25 (Item 3 from file: 16)  
DIALOG(R)File 16:(c) 2001 The Gale Group. All rts. reserv.

Comline Computers  
Oct 17, 1995

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...lending operations, Software Bank will furnish Dai-Ichi Kangyo with background data on the potential borrower's technologies and the marketability of its products. This **information** will facilitate **lending criteria** . The link with Software Bank will undoubtedly elicit new business with information and **telecommunications** companies. Technical evaluation of software from Software Bank will be complemented by Dai-Ichi Kangyo's in-house industry analysis teams as well as from...

19/JN,PD,PY,KWIC/30 (Item 1 from file: 160)  
DIALOG(R) File 160:(c) 1999 The Gale Group. All rts. reserv.

Charlotte Observer (NC) March 23, 1988  
Publication Year: 1988

...VA). The move will make First Union the first bank in the US to link every branch by satellite, according to First Union VP and **telecommunications** director G Mattingly. The system is expected to save First Union \$3 mil in transmission expenses over the next 5 yrs. Land-based telephone lines...

... every First Union branch over the next 3 yrs. Customer service representatives will use the system to send and receive data including account balances and **loan** application **information**. The satellite linek will save about 1 sec/transaction, or 120 hrs/d.



21/7/21 (Item 2 from file: 20)  
DIALOG(R) File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

05643228 (THIS IS THE FULLTEXT)

**O. Media, Inc. Announces Strategic Positioning in the Internet Financial Marketplace**  
BUSINESS WIRE  
June 07, 1999

RANCHO MIRAGE, Calif.--(BUSINESS WIRE)--June 7, 1999--O. Media, Inc. (Nasdaq OTC BB:OMDA) announced today that its pending acquisition of Northeastern Mortgage Investment Corporation, a licensed mortgaged banker, and Summit Financial Corporation, is proceeding according to schedule.

All concerned parties have agreed upon all management and financial issues. Legal proceedings to transfer control of the banking licenses to O. Media are proceeding as planned. O. Media expects completion of the acquisition by July 1999.

The acquisition will strategically provide O. Media with resources and expertise needed to effectively market, approve, and originate an array of loans, such as mortgage, consumer, auto, and credit card, through the Company's websites. O. Media plans to develop fully Internet-based financial services which will target the consumer market. The Company is currently developing a new website, [www.Finance4Money.com](http://www.Finance4Money.com), which will focus on these Internet based financial services for the consumer marketplace. O. Media plans to include payment processing and savings account capabilities in the future.

Loan marketing, approval, and origination on the World Wide Web is an arena that has not yet been fully developed. The evolution of automated credit **databases** and credit worthiness **computer** modeling has enabled the development of interactive websites that will be able to gather the **loan application information**, which when combined with credit bureau information and a credit scoring model, will permit credit worthiness evaluation without human intervention. The acquisition will also provide O. Media with the necessary resources to manually evaluate more complex applications.

O. Media further announced it has concluded that the previously announced intended acquisition of the Web development firm, Future Focus, would not meet the Company's long term needs and would not be financially prudent. Consequently, discussions of acquisition terms with Future Focus have ceased, and the acquisition will not proceed.

O. Media is currently developing substantial in-house technical capabilities that will complement the creative and content producing divisions of the organization. The in-house technical staff is currently transferring the Company's websites, [www.ShesGotItTogether.com](http://www.ShesGotItTogether.com), [www.ProfitMagazine.net](http://www.ProfitMagazine.net), [www.CulturalCool.com](http://www.CulturalCool.com), [www.BoomerYears.com](http://www.BoomerYears.com), [www.Finance4Money.com](http://www.Finance4Money.com), and [www.Stock2Money.com](http://www.Stock2Money.com), to the web hosting service, Heller Information Service, which can service extremely high volumes of Website traffic and provides 24 hour, 7 day support. Heller Information Service will enable the websites to respond faster and increase the websites reliability. The Company's in-house technical staff is handling the remainder of O. Media's development needs.

Further information can be obtained through the company:

O. Media Inc. Telephone: (800) 959-9122 Facsimile: (760) 202-1535  
E-mail: [ProfitMag@aol.com](mailto:ProfitMag@aol.com) <http://www.ProfitMagazine.net> <http://www.ShesGotItTogether.com>

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